the CHARM *of* FACE BRICK HOMES

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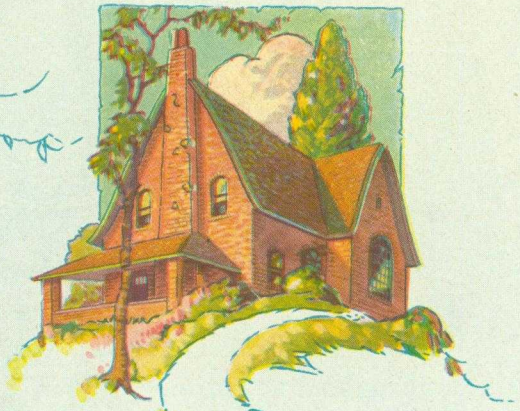
THE CHARM OF FACE BRICK HOMES



AMERICAN FACE BRICK
ASSOCIATION
CHICAGO

FOREWORD

WHEN the smartest and most attractive house is the most economical and the soundest investment as well, there really is only one answer to the question, "What kind of a home shall we choose?" Everyone who has paid any attention to modern building knows that for beauty of color and for distinctive charm, there is no equal to face brick . . . but it is news to many that the actual difference in cost between a face brick house and the less attractive and less enduring types is only a matter of a few hundred dollars. Yet careful surveys have proved this again and again.

Most home owners would gladly pay a substantial premium for the undeniable style and beauty of face brick, but no such premium is required. A few minutes with a pencil will establish to your satisfaction the fact that in a very few years, any additional first cost—which is ordinarily almost negligible—will be returned to you through savings in upkeep, insurance and depreciation. From colonial days, the brick home has always seemed to say, "Worth while folks live here." It has stood for substantial position, safety, beauty, permanence. To this have been added within recent years matchless charm and individuality, as makers of face brick have learned how to produce pleasing textures and colors in limitless variety.

Today the face brick home is a mark of good taste and good judgment. Why this is so is amply demonstrated in the pages which follow.

The Charm of Face Brick Homes ' ' ' Adds Little to the Cost ' ' ' But Greatly to the Value

ENDURING beauty and color charm, true economy and lasting satisfaction are gained through the choice of face brick for the home. The cost of the walls of a house is so small a part of the total that any slight extra cost for face brick is an unimportant item which is repaid many times over in the life of the dwelling.

So moderate is the cost of building with face brick, as compared with less enduring and less attractive materials, that face brick is within the means of anyone who is going to buy or build a home. Perhaps you, in common with a majority of others, have believed that because face brick homes are so stylish, substantial, firesafe, and attractive they must, of course, cost far more than other types. If you have had this idea, you will be interested in the results of tests made in various sections of the country wherein records were kept to determine the exact differences in costs of identical homes built with face brick and other materials.

Locality made little or no change in the differences found; tests made in the west produced results similar to those obtained in the eastern and central parts of the country. All results showed that the extra first cost of building with face brick was so little when compared with the total invested in the home that the colorful style, long life, solid comfort and other advantages gained far outweighed the small difference. The economy of face brick over a term of years has always been recog-

nized, and now its first cost has been shown to be comparable with any type.

The charm of face brick is indefinable yet none questions its power. The burned-in colors, from Nature's softest tints to her richest shades, offer a display of beauty that wins the art critic's admiration and the home owner's unflagging interest. To this charm of color is added charm of texture, for face brick are made with surfaces of many kinds—some resemble the texture of fine rugs or old tapestries—others are pleasingly scored—again, they may be perfectly smooth or purposely may have been slightly roughened in the cutting. In any case, the texture is burned-in like the color and is there to stay.

* * *

The Cost of the Face Brick Home

Many have believed that the type of wall construction chosen makes a considerable difference in the total cost of the home. Yet the results of surveys made in various parts of the country to determine the comparative costs of houses built with various types of walls have proved this untrue.

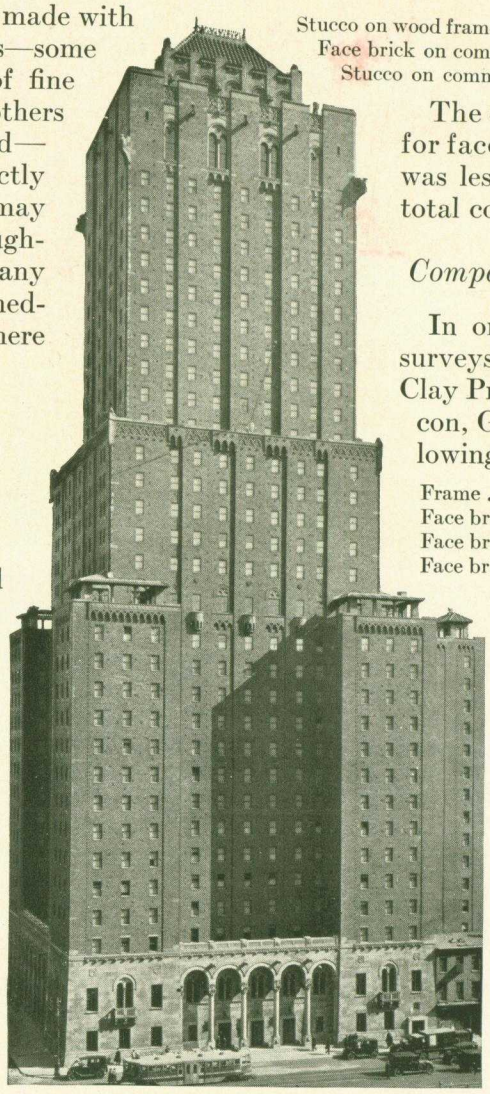
Comparison Made in the West

The Architect's Small House Service Bureau of Denver, in cooperation with other agencies, selected a standard bungalow plan on which to get estimates from contractors for all types of walls. The specifications included not only the grade of material to be used but also the amount, and among other things, the scale of labor was specified. Bids submitted by the contractors showed detailed statements of labor and material cost for each individual part of the wall construction.

The excess cost over all-frame construction was as follows:

Stucco on wood frame	$ 12.00 more
Face brick on common brick	112.00 "
Stucco on common brick	204.00 "

The $112.00 additional cost for face brick on common brick was less than 2 per cent of the total cost of the home.



Distinction in great buildings, as well as in homes, is achieved through the use of face brick

Comparison in the Southeast

In one of the most detailed surveys ever made, the Southern Clay Products Association, Macon, Georgia, obtained the following first cost figures:

Frame	$4,238
Face brick veneer (on frame)	4,460
Face brick on hollow tile	4,483
Face brick on common brick	4,555

The extra cost of using face brick ranged from $222 to $317 additional or from 6 to 8 per cent of the total cost. The Association went further into the matter of costs to find whether or not the extra few hundred dollars in first cost was returned. A period of ten years was chosen on which to compare upkeep and depreciation for each type. On a house valued at $5,000, face brick backed by masonry was estimated to cost $70 per year; face brick veneer $120 per year; and frame $213 per year. These figures indicate the importance of final cost.

Face brick harmonize perfectly with the popular Mediterranean architecture

An interesting detailed account of the comparison is given on page 13.

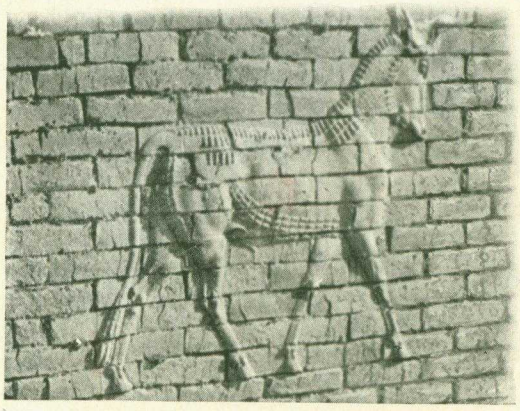
Comparisons in the Central States

Home builders in Des Moines, Iowa, who believed face brick construction cost much more than other types, were shown that the difference is very little when the Des Moines Clay Company erected two houses, one entirely of frame and the other of a wall of face brick laid up over a wood frame. Both houses were alike in every other detail and cost as follows:

	Frame	Face Brick
Building permit, water, electric wiring, architect's plans, furnace	$ 288.75	$ 288.75
Excavating, grading, sewer and water installation	107.62	92.88
Carpenter, masonry and miscellaneous labor	678.92	731.42
Plumbing, plastering, painting	479.41	448.37
Lumber, brick, tile, hauling	1261.80	1339.88
Total	$2816.50	$2901.30

When it was shown that the attractive face brick home cost but $84.80 more than the same home in frame construction, the number of face brick homes built immediately increased. In 1926 before the comparison was made, only 15 per cent of the dwellings erected were of face brick; in 1927, following the comparison, 31 per cent of the homes were built of face brick, and in 1928, 44 per cent were erected with face brick. It has been estimated that four out of five homes now being built in Des Moines at a cost of $5,000 or more are being built with face brick.

In Chicago a few years ago, comparisons were made on a four-room bungalow, a seven-room house and a four-apartment building, when contractors were asked to estimate the costs of different types of walls in each, everything else being iden-



Ornament on brick wall built around Babylon by Nebuchadnezzar, two thousand five hundred years ago

tical. Using the cost of frame construction as the basis of comparison, it was found that face brick veneer cost but 4.7 per cent additional; face brick on hollow tile cost but 6.2 per cent additional; and face brick on common brick (8-inch wall) cost but 6 per cent additional. The buildings included in this comparison ranged in cost from $5,000 to $25,000 and were identical in every detail, except for the different types of wall used.

Face Brick Is Within Your Means

Regardless of where you live, if you can afford to own a home you can afford to own a face brick home. There is but a small difference between costs of enduring face brick construction and the costs of other construction, as brought out in the foregoing comparisons. For the few hundred dollars additional you may spend for permanent construction, you gain all of the beauty, firesafety, permanence and comfort that face brick brings, and through a period of years the extra first cost is far more than returned through the freedom from upkeep and depreciation.

In case you should wish to sell, a face brick home will enable you to get a good price and to sell more readily, for face brick holds its value best.

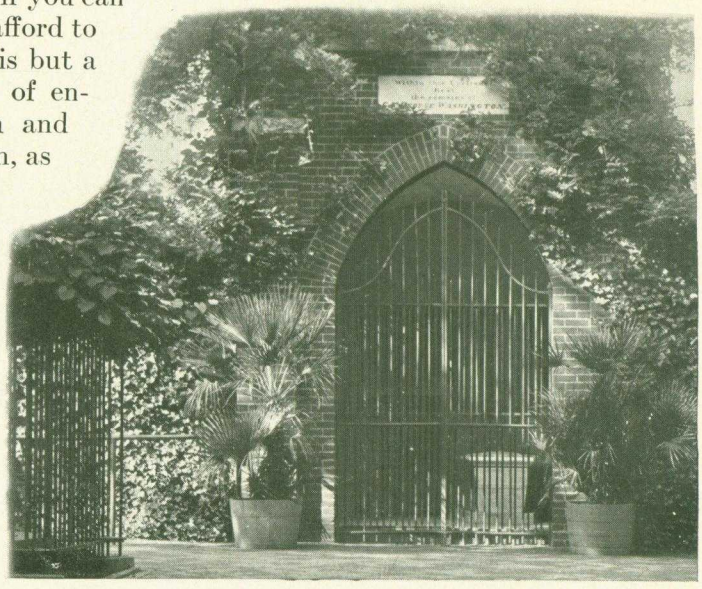
* * *

The Beauty of Color and Texture

Exquisite shadings and beautiful color tones distinguish face brick from all other building materials. There are colors and textures to harmonize with any architectural design you may select—an amazing variety ranging from the lighter tones of gray, cream, buff, golden and bronze tints to mellow greens, blues, reds and the darker shades of maroon, brown, purple and gun metal black.

Straight shades, ranges of a single color, or mingled tones of different hues can be built into a wall of surpassing beauty, and the color is there to stay for it is burned in permanently at the time of manufacturing.

Textures of many kinds, too, have been developed. Certain types of architecture need certain types of textures, as well as color, for true harmony. Face brick are now made so that any texture from the smoothest, to the roughest, most rugged finish is obtainable in suitable colors.



Tomb of George Washington at Mt. Vernon, near Alexandria, Virginia

An appropriate blending of colorful face brick brings out the most in English architecture

Once these colors and textures are in the wall, the passing of time and the elements serve only to enhance their beauty, for age brings to face brick a mellowness that makes the home even more attractive.

Bonds in Brickwork

In addition to the beauty of color and texture in face brick, the use of appropriate bonds and patterns in the brickwork adds charm to the finished wall. While bonding was first developed to lend strength to the wall, it has since been utilized to give added beauty to the brickwork through interesting designs. As a consequence, there have been developed various types of bonds and patterns to secure attractive effects in combination with appropriate colors and textures.

Running, American, English, Dutch, and Flemish are the bonds in most common use. In the first, the wall surface is made up of stretcher courses, which means that the brick are laid in the wall with the long, narrow face on the surface. The American Bond modifies this and adds strength by the use of header courses about every six rows of brick. A header course is a row of brick placed so the length extends into the wall and the end shows on the surface. The use of header courses permits attractive designs; in the English and Dutch Bonds they are employed alternately with stretcher courses. The Flemish Bond is in great favor with builders. It consists in laying each course of brick in alternate stretchers and headers, the header resting upon the middle of the stretcher in successive courses.

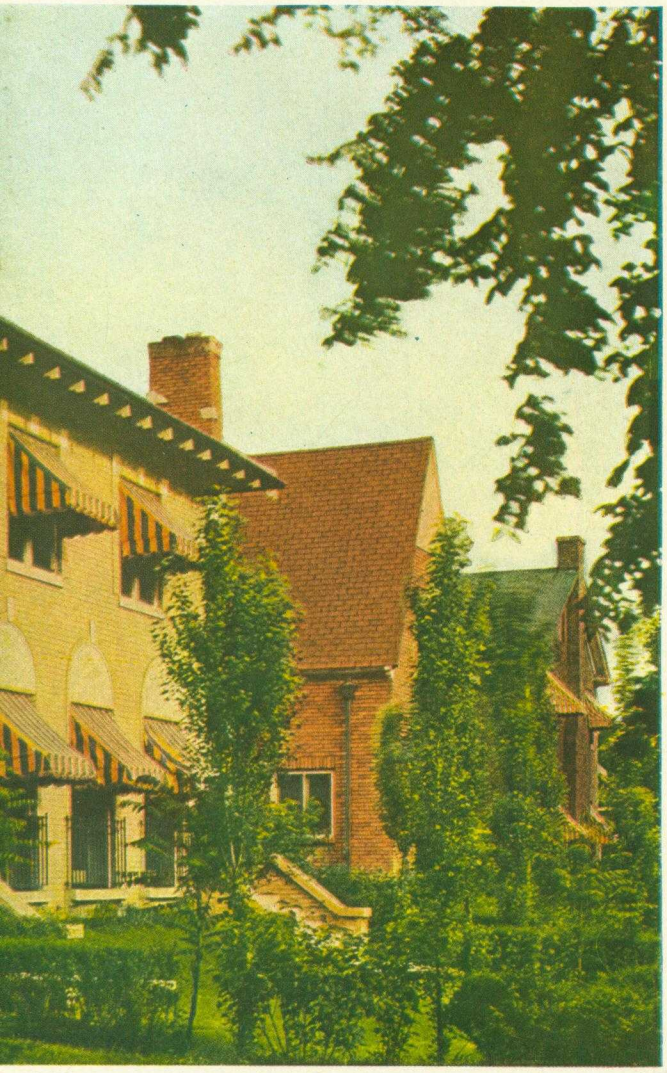
For most types of architecture, one of these bonds will be found to give effects that are most pleasing, although additional variations can be easily designed and worked out if desired.

Mortar Joints

When it is realized that mortar joints occupy about one-seventh of the brick wall

Variety of Color and Te

The great range of choice offered in face brick provides the designer with a suitable brick for any architectural style, and means that every house on the street can have all the individuality anyone might want. Difference in the color and texture of the brick, change in the color of the mortar joints, variation in the bond used for laying up the brick-work— all offer ways of making the home distinctive.

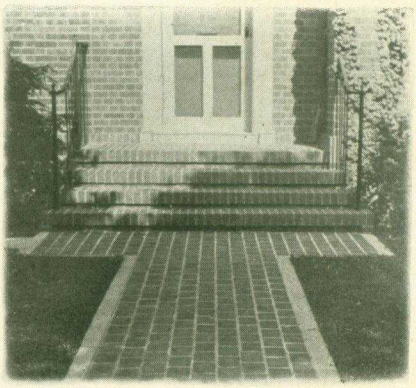


re Insures Individuality

The secret of face brick's charm lies chiefly in he mellow richness of its color tones—their soft lendings — their unmistakable genuineness. Of ourse, all the more solid virtues add to its appeal o home buyers. Face brick has permanence, trength, comfort, fire-safety, and low upkeep. But ts outstanding style and lasting color-beauty ex- lain its wide popularity for modern homes.

area, it is apparent that the color of the joint plays an important part in the appearance of the finished wall.

Various elements must be carefully considered—its color and texture, its size and its kind. If properly chosen, the color of the joint will aid in bringing out the fine shades and tones of the brick in such a way as to enhance their natural beauty. Then, the mortar joint has a certain texture that is produced either by finishing it rough or smoothing it in keeping with the texture of the face brick. Further, the size of the joint must be considered, as these range from a thin "buttered" joint up to as much as one-half inch. This naturally effects the color relation of the whole surface and must be chosen accordingly.

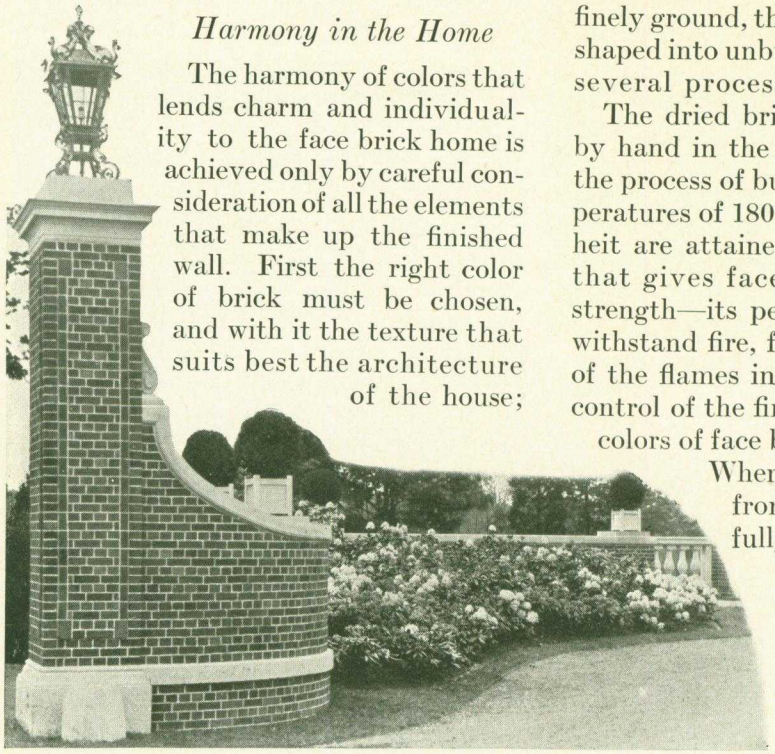


Face brick walks and steps harmonize with the home

Harmony in the Home

The harmony of colors that lends charm and individuality to the face brick home is achieved only by careful consideration of all the elements that make up the finished wall. First the right color of brick must be chosen, and with it the texture that suits best the architecture of the house; then bonding of the brick into the wall for most attractive results must be studied, as well as the color, texture and type of mortar joint to be used.

Time invested in determining these things to the best advantage will bring high returns, for in these factors lies the secret of the beauty and charm found in face brick homes.



Decorative effects in walls and posts add charm to the grounds

Permanence, Strength and Firesafety

Face brick are the product of a closely watched manufacturing process that requires the utmost care in its completion. The shale or clay used must be selected with care, as color, strength and quality of brick depend upon the nature of material utilized. The shale or clay is finely ground, thoroughly mixed, and then shaped into unburned brick by any one of several processes. Drying comes next.

The dried brick are then carefully set by hand in the kiln where they undergo the process of burning, during which temperatures of 1800 to 2200 degrees Fahrenheit are attained. It is this intense heat that gives face brick its tremendous strength—its permanence—its ability to withstand fire, frost and water. The play of the flames in the kiln and the careful control of the firing develop the beautiful colors of face brick. They are burned-in.

When the brick are removed from the kiln, they are carefully sorted by hand for quality and color. For shipment, face brick are packed in straw. They are handled as a quality product throughout.

Last year more than 10,000 lives and almost

The burned-in color and strength of face brick insure the lasting beauty of this colonial home

one-half billion dollars in property were lost in fires. Were all buildings erected of firesafe materials only, this huge loss could be materially reduced. Since face brick are subjected to intense heat when manufactured, they are not affected by the usual temperatures reached in building fires. When you build with face brick backed by suitable masonry your house is secure against fires from outside sources and fires that may start within are confined to the premises and cannot spread. Insurance companies recognize this quality of the face brick home by granting reduced insurance rates. While the difference is not great for a single year, over a period of years it amounts to a sizable saving and one that is clear profit to the owner.

* * *

Financing the Face Brick House

Financing the new home is a subject that can fill volumes; in the limited space available here it is only possible to give the essentials regarding the more important plans and to show how the face brick house is preferred.

There are three general methods by which you can obtain assistance in financing the building of a home; these are paying on contract, borrowing on first and second mortgages, or becoming a member of a building and loan association. Some cities have organized "Own Your Home Bureaus" operated by boards of trade, real estate operators or others interested in building and these will undertake the home building operation at fair terms. All of these agencies, however, make their loans on the same basis, which is the value of the lot on which the home is to be built, plus the cost of the house. While local customs, interest rates, and laws governing building loans vary widely in different states, the general principles are much the same and you can learn the local variations by consulting your banker, attorney

or real estate dealer. They will be glad to confer with you and give the benefit of their experience.

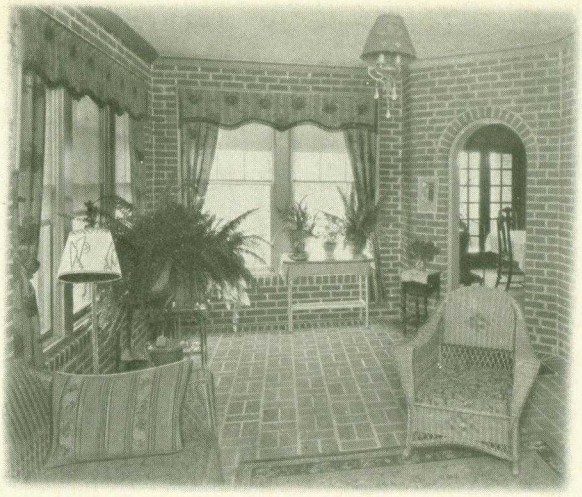
Paying on Contract

With a small cash payment a home may be purchased from a home building or development company which holds the title until the monthly payments, which perhaps are one per cent a month, are paid. Or, if you own a lot and have the plans for a house you want to build, the company may, in return for a down payment of 10 to 20 per cent of the value of the house plus the lot, take over the construction of it and let you pay the remainder on monthly terms. By this latter method, you can have your house built to order and can specify the materials that enter into its construction.

Assuming Mortgages

Mortgages are merely loans on a building. Assuming you have a lot and a certain amount saved you can place a first mortgage of 50 to 60 per cent of the total value of house and lot, and a second mortgage for the difference between the first mortgage and your initial payment. Thus, if your lot has an appraised value of $1,500 and your house will cost $7,500, you should be able to get a first mortgage of at least $4,500, leaving only $1,500 as a second mortgage, provided you can make an initial payment of $1,500.

In making first and second mortgages, the institutions that deal in them watch very carefully the type of construction going into the building. Where face brick is used on the walls and a firesafe roofing material is specified, the loan organization often will allow a larger first mortgage than would be the case if the construction were less permanent. That homes of face brick are accepted as the highest type of security for mortgages is shown from statements received.



Face brick are ideal for walls of sun parlors, porches and livable basement rooms

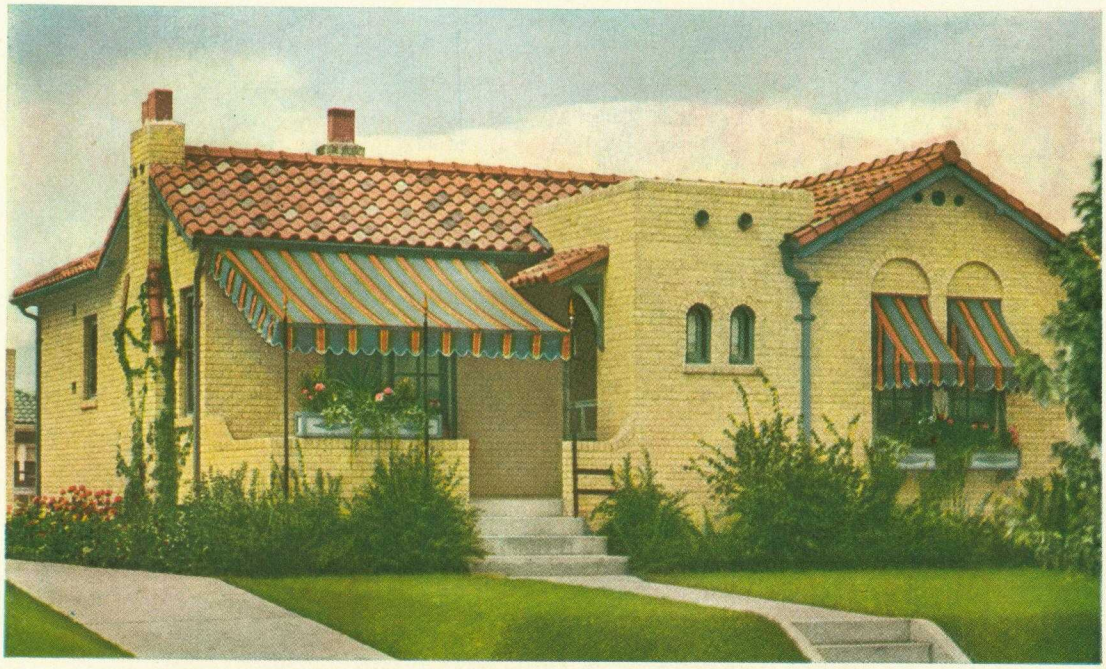
What Bankers Say

Marx & Bensdorf, investment bankers at Memphis, Tenn., say, "We have been impressed with the fact that houses of face brick construction make much more satisfactory security for loans than any other type. The cost of maintenance of a face brick house is decidedly less than for other types, resale value is more permanent, and sales resistance is less."

The Canton Bank & Trust Co., Canton, Ohio, also has found face brick construction a desirable type on which to make loans. This company says, "We very much prefer placing insurance mortgage loans on face brick residences because we find that the insurance companies are willing to make larger loans and for longer periods of time on face brick houses. When a customer approaches us for advice in building a residence, it is our practice to point out to him the many advantages of face brick construction." Many other institutions have indicated their preference for face brick in like manner.

Building and Loan Associations

If you have little or no accumulated capital, the building and loan association



Buff face brick, set off by a colorful tile roof and awnings, make this a beautiful small home

offers an excellent plan for financing your new house. The plan is simple in that you merely subscribe to stock in the loan association equal to the amount you desire to borrow.

When your monthly payments have totaled to from 30 to 45 per cent of the desired loan, according to the state laws or rules of the particular association, the loan is made and the association takes a first mortgage on your house and lot for the difference—or in some cases, both a first and a second mortgage. You then continue to pay the association and when the payments reach a total equal to the mortgage, it is cancelled and you are given a clear title to the house.

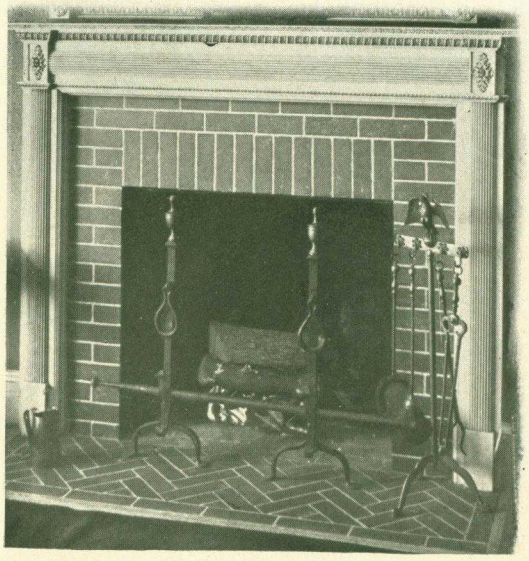
Of course, the loan associations must protect themselves when lending up to 70 per cent of the cost of the house and lot, so these larger loans are made usually on permanent, firesafe houses on which depreciation is low. The face brick house is recognized by loan associations as this type of construction with the result that many of them are more willing to finance these to a high amount than is the case with less permanent construction.

Plan books which show a wide variety of homes are available at nominal cost from the American Face Brick Association. English, Colonial, Mediterranean, and many other types of architecture are featured in homes ranging from three rooms to eight rooms in size. Complete working drawings and specifications for all of these homes can be purchased at very low cost. When selecting the plan for the home you want, these booklets will be of much assistance.

* * *

Upkeep and Depreciation

So far as face brick enter into a house, there is little or no maintenance; face brick withstand the elements and wear almost everlastingly. In comparing upkeep of the face brick house with frame, interesting figures have been compiled by the Southern Clay Products Association, Macon, Ga., the same organization that compiled the comparative cost figures given on page 4.



The glow of an open fire best symbolizes hospitality and good cheer

That Association emphasizes that first cost is not the only item of importance in home building; upkeep, insurance and depreciation over a period of years are equally important. In ten years, they estimate that a house valued at $5,000 when built of the various building materials, would show the following expense figures:

	Solid Brick or Brick & Tile	Brick Veneer	Frame
Fire insurance on house $5,000	$144.00	$ 180.00	$ 220.00
Insurance on contents $2,500	99.00	117.00	135.00
Depreciation: Solid brick ½% per year, veneer 1½% per year, frame 3% per year	244.41	701.31	1,312.87
Painting three times during the ten year period, frame $155.00 each job, brick $70.00 each job best grade material used	210.00	210.00	465.00
Totals	$697.41	$1,208.31	$2,132.87

The figures given on page 4 showed that in first cost the face brick house was from $222 to $317 higher, but the savings in depreciation, insurance, and painting over the ten-year period certainly return the small extra cost with interest and in addition show a good profit to the owner. These figures may not apply in all sections of the country, but they surely indicate the advantage of lasting construction.

Resale Value

The resale value of the house you build may become important should you move to a different locality or for other reasons decide to sell. Built in a desirable location, the high resale value of the face brick home is certain, as it retains its color and beauty, and the years but serve to soften and mellow its charm. Too often homes are built in a desirable location that is rising in value but the inferior construction used depreciates and ages so rapidly that the owner can never realize his original investment should he have to sell. A wise investment in a face brick home on a similar lot will bring good returns should a sale become necessary.

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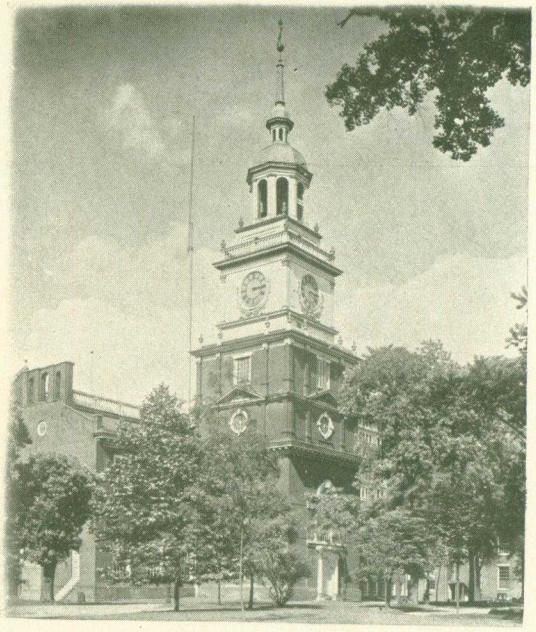
What Builders Say

Builders who are in business to erect and sell homes have found that it pays to build with face brick.



The State House, "Independence Hall," Philadelphia, Pennsylvania

The rich range of beautiful face brick in this home sets it off pleasingly against the natural background

Breuninger & Company, Washington, D. C., say, "For the past ten years we have specialized in face brick construction because we found that face brick houses are easiest to sell and give greatest satisfaction. Most home builders want the permanent beauty, substantial appearance, charm of color and slow depreciation found in face brick. Face brick construction means quick sales and satisfied owners."

The J. C. Ferguson Realty Company, Des Moines, Iowa, says, "Many prospective buyers refuse to look at any but face brick homes. The advantages of this type have been so well established through advertising and person-to-person recommendation, that the face brick house is by far the easiest to sell."

Arthur T. McIntosh & Company, prominent builders in Chicago, say, "We consider the additional cost of using face brick on all four sides of our houses more than justified by the longer life of the building and its added beauty. We have adopted the face brick house as the best type for us to build and this policy is the result of a growing realization that such houses, regardless of age, are the easiest to sell and the cheapest to maintain."

When builders who deal every day in all types of home construction decide that face brick is the best type of construction for them to use, there must be good reasons.

* * *

Modernizing Old Homes

Within recent years face brick has become popular for modernizing old houses. Many homes throughout the country, while

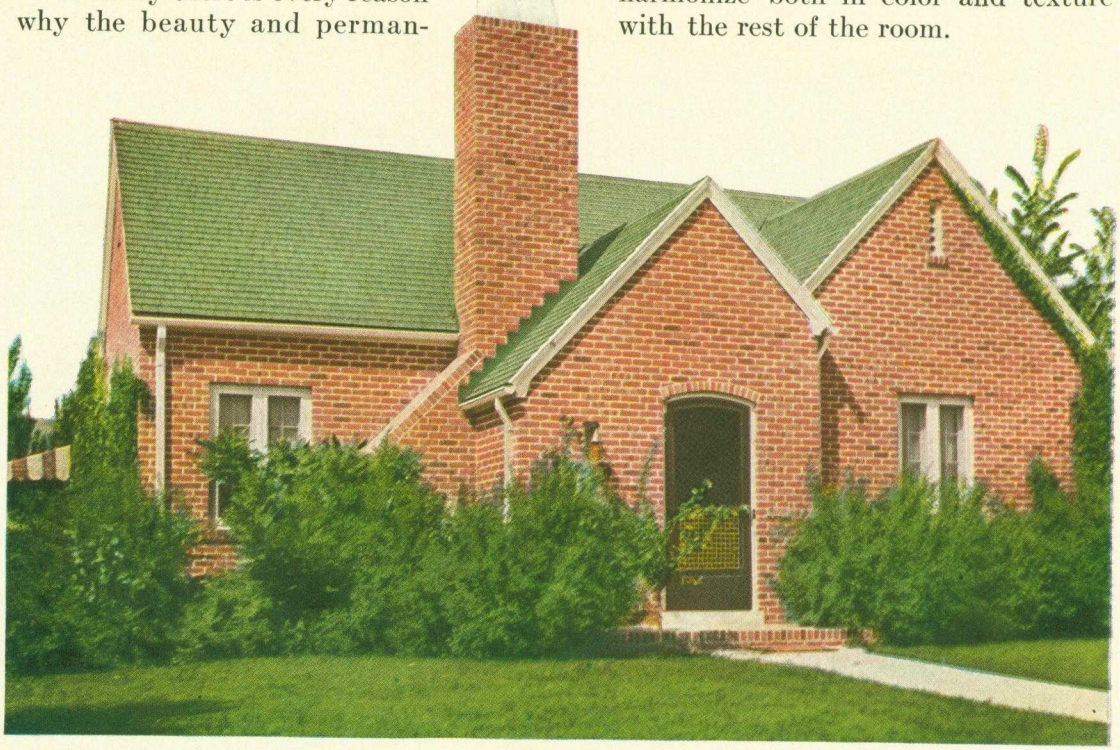
structurally sound underneath, are weather-stained, worn and out-of-date, on the exterior. With a few simple changes to bring the architecture up-to-date, these homes are being given new life and new beauty through an "overcoating" of face brick. An overcoating of face brick is simply the laying up of a 4-inch wall of brick around the old exterior, of course anchoring the new wall to the old. The owner has his choice of the amazing variety of colors and textures available. By choosing a pleasing color of brick bonded together with appropriately colored mortar, he can transform the old home into one that possesses the individuality, charm, high resale value and freedom from upkeep assured by face brick. An interesting booklet, "A New House for the Old," which describes each step in modernizing, will be mailed free upon request to the American Face Brick Association.

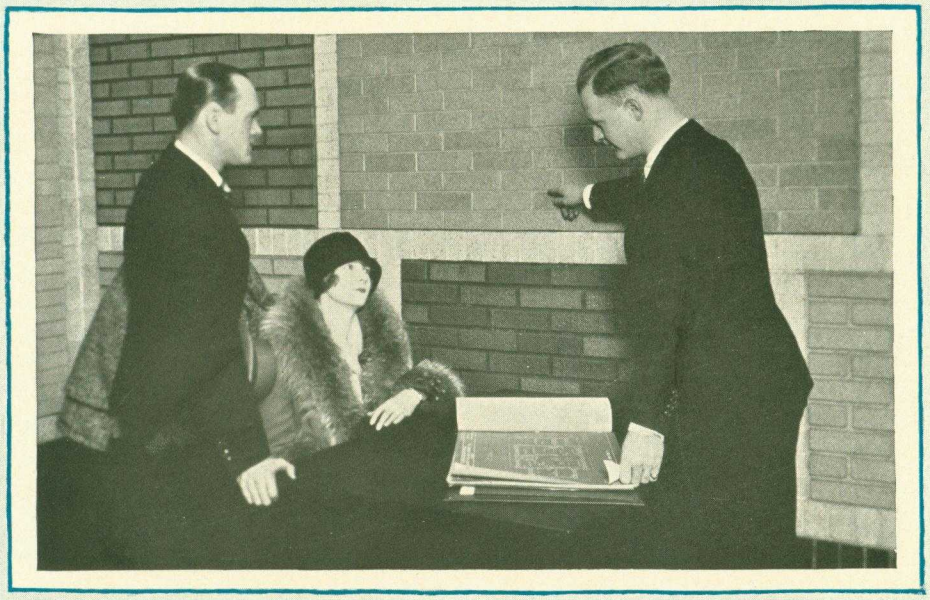
* * *

Other Uses of Face Brick

Certainly there is every reason why the beauty and permanence of face brick should be taken advantage of in building such things as garden walls, gateways, walks, posts, porches, terrace walls and steps, fountains, and pergolas, as well as in the home itself. The color added through the use of face brick in these ways will liven up the grounds and will unify house and surrounding. For walks, terrace and porch floors, face brick may be laid flat or edgewise. Beautiful patterns are easily worked out if a little study is given the individual requirements.

In the interior of the home, face brick suggest themselves for the fireplace and for the walls of the den or sun porch. Attractive shades of face brick lend color to the rooms and form permanent walls which need never to be redecorated. Every home, regardless of size, ought to have a colorful face brick fireplace, for there is no more cozy place than a comfortable living room in which an open fire is crackling. Many attractive fireplace designs are available and face brick can easily be selected to harmonize both in color and texture with the rest of the room.





SEE THE NEW COLORS AND TEXTURES

Members of the American Face Brick Association and dealers who represent them have attractive displays of face brick.

A visit to one or more of these displays is certain to reveal new colors and designs that will help you to gain the distinctive beauty and charm your new home deserves.

While at the display, ask any questions you may have about construction. Advice about building, buying a completed house, or modernizing an old dwelling, will be gladly given. Or write us for helpful booklets and information.

AMERICAN FACE BRICK ASSOCIATION

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